

EXHIBIT 1 - COLLECTION NOTICES FROM THE U.S. DEPARTMENT OF EDUCATION (USDE) ADDRESSED TO THE PETITIONER COLLECTING OVER \$22,000,000.00 IN PAYMENTS ALLEGEDLY OWED TO THE USDE. THESE AND OTHER CLAIMS ARE PENDING JUDICIAL REVIEW. SEE CASE NO. 98-2225 (RLA) AT THE U.S. DISTRICT COURT FOR THE DISTRICT OF PUERTO RICO.

1.1 - \$ 4,449.00

1.2 - \$ 160,782.60 (\$150,000.00 Plus interests accrued until September 25, 1998).

1.3 - \$ 213,917.00

1.4 - \$ 331,752.81 (\$314,752.00 Plus interests accrued until September 25, 1998).

1.5 - \$ 1,827.847.00

1.6 - \$ 20,911,099.98 (\$19,860,906.00 Plus interests accrued until September 25, 1998)

Total \$ 23,449,848.39



UNITED STATES DEPARTMENT OF EDUCATION
WASHINGTON, D.C. 20202-_____

September 25, 1998

Instituto De Educacion Universal
Mr. Angel Rivera, President
404 Avenida Barbosa
Hato Rey, PR 00917

REF: AUPR00254007

The U.S. Department of Education's records show that your debt in the amount of \$4,449.00 is delinquent. This Department has previously contacted you concerning repayment of this debt; however, to date, you have not made satisfactory arrangement to repay this debt.

You are requested to pay this debt in full within ten (10) days of the date of this letter. Checks or money orders should be made payable to the U.S. Department of Education and sent to the following address:

U.S. Department of Education
Office of the Chief Financial Officer
Financial Improvement and Receivables Group
600 Independence Avenue, SW, Room 3400
Washington, DC 20202-4330

If this Department does not receive payment in full within the next ten (10) days, we will refer your debt to the U.S. Department of the Treasury for further collection action, including administrative offset. The Treasury Department will take whatever action it deems appropriate to collect on this indebtedness, including redirecting any payment you are scheduled to receive from the Federal Government to repay this debt.

The Treasury Department will initiate such action 30 days after the date of this letter. Before Treasury launches this action, you have the following rights:

1. You may request in writing the right to inspect and copy the records the Department of Education possesses relating to this indebtedness. The request must include reasonably specific identification of the records you wish to inspect and copy. However, you may not request records that were previously made available to you as part of a formal appeal or other informal hearings.



UNITED STATES DEPARTMENT OF EDUCATION
WASHINGTON, D.C. 20202-_____

September 25, 1998

Instituto De Educacion Universal
Mr. Angel Rivera, President
404 Avenida Barbosa
Hato Rey, PR 00917

REF: PRAAD9802330

The U.S. Department of Education's records show that your debt in the amount of \$150,000.00 is delinquent. Interest, penalties and administrative costs have increased the amount you owe to \$160,782.60. This Department has previously contacted you concerning repayment of this debt; however, to date, you have not made satisfactory arrangement to repay this debt.

You are requested to pay this debt in full within ten (10) days of the date of this letter. Checks or money orders should be made payable to the U.S. Department of Education and sent to the following address:

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Office of the Chief Financial Officer
Financial Improvement and Receivables Group
600 Independence Avenue, SW, Room 3400
Washington, DC 20202-4330

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UNITED STATES DEPARTMENT OF EDUCATION

WASHINGTON, D.C. 20202-_____

September 25, 1998

Instituto De Educacion Universal
Mr. Angel Rivera, President
404 Avenida Barbosa
Hato Rey, PR 00917

REF: AUPR10240075

The U.S. Department of Education's records show that your debt in the amount of \$213,917.00 is delinquent. This Department has previously contacted you concerning repayment of this debt; however, to date, you have not made satisfactory arrangement to repay this debt.

You are requested to pay this debt in full within ten (10) days of the date of this letter. Checks or money orders should be made payable to the U.S. Department of Education and sent to the following address:

U.S. Department of Education
Office of the Chief Financial Officer
Financial Improvement and Receivables Group
600 Independence Avenue, SW, Room 3400
Washington, DC 20202-4330

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UNITED STATES DEPARTMENT OF EDUCATION

WASHINGTON, D.C. 20202-_____

September 25, 1998

Instituto De Educacion Universal
Mr. Angel Rivera, President
404 Avenida Barbosa
Hato Rey, PR 00917

REF: PRP2730213746

The U.S. Department of Education's records show that your debt in the amount of \$314,752.00 is delinquent. Interest, penalties and administrative costs have increased the amount you owe to \$331,597.81. This Department has previously contacted you concerning repayment of this debt; however, to date, you have not made satisfactory arrangement to repay this debt.

You are requested to pay this debt in full within ten (10) days of the date of this letter. Checks or money orders should be made payable to the U.S. Department of Education and sent to the following address:

U.S. Department of Education
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Financial Improvement and Receivables Group
600 Independence Avenue, SW, Room 3400
Washington, DC 20202-4330

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UNITED STATES DEPARTMENT OF EDUCATION
WASHINGTON, D.C. 20202-_____

September 25, 1998

Instituto De Educacion Universal
Mr. Angel Rivera, President
404 Avenida Barbosa
Hato Rey, PR 00917

REF: AUPR20240075

The U.S. Department of Education's records show that your debt in the amount of \$1,827,847.00 is delinquent. This Department has previously contacted you concerning repayment of this debt; however, to date, you have not made satisfactory arrangement to repay this debt.

You are requested to pay this debt in full within ten (10) days of the date of this letter. Checks or money orders should be made payable to the U.S. Department of Education and sent to the following address:

U.S. Department of Education
Office of the Chief Financial Officer
Financial Improvement and Receivables Group
600 Independence Avenue, SW, Room 3400
Washington, DC 20202-4330

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UNITED STATES DEPARTMENT OF EDUCATION

WASHINGTON, D.C. 20202-_____

September 25, 1998

Instituto De Educacion Universal
Mr. Angel Rivera, President
404 Avenida Barbosa
Hato Rey, PR 00917

REF: PRP730213746

The U.S. Department of Education's records show that your debt in the amount of \$19,860,906.00 is delinquent. Interest, penalties and administrative costs have increased the amount you owe to \$20,911,099.98. This Department has previously contacted you concerning repayment of this debt; however, to date, you have not made satisfactory arrangement to repay this debt.

You are requested to pay this debt in full within ten (10) days of the date of this letter. Checks or money orders should be made payable to the U.S. Department of Education and sent to the following address:

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